

A. United States Bankruptcy Court for the District of Delaware: 824 Market Street, 3<sup>rd</sup> Floor, Wilmington, Delaware, 19801

RECEIVED  
2024 FEB -9 AM 8:53

West Realm Shires Services INC (d/b/a FTX US) (Case No 22-11071)

CLERK  
US BANKRUPTCY COURT  
DISTRICT OF DELAWARE

Case 22-11068 JTD DOC 6283 filed 1-23-24

- B. Claimant: Christopher D Fay, Claim # 60556, Amount of claim: \$133925.00 USD fiat
- C. Specific factual basis: the fiat currency transfers were never deposited into claimant's checking account. Exhibit 1, 1A, 1B, 1C include confirmation email messages from FTX US confirming USD was processed. Exhibit 2, 2A includes a copy of checking account statement for the month of Feb, 2022 for which no USD was ever deposited. Exhibit 3 includes yet another confirmation email message from FTX US confirming a request for 474.58117105 AVAX to the claimant's outside account & confirmed that withdrawals are processed within a few hours. That withdrawal never was sent and today remains with FTX US, thus making the claimant's point that confirmation messages from FTX US did not guarantee a transfer. Exhibit 4 includes the claimant's FTX US account summary showing the date & time & fee charged to transfer USD to claimant's bank which never took place per the attached banking statement.
- D. Attached: 4 email messages to claimant from FTX US confirming fiat withdrawals of 30,000 on Nov 3, 2022; 50,000 on Nov 3, 2022; 50,000 on Nov 7; 3,925 on Nov 9. Attached: Chase Private Client bank statement for Nov 1, 2022 thru November 30, 2022 for claimant checking account connected to claimant's FTX US account. Attached: email message dated Nov 10 regarding request for withdrawal of AVAX to claimant's outside account. Attached: FTX US summary of transactions from FTX US to Bank Transfer.
- E. Christopher D Fay; 5909 Glendower Lane, Plano TX 75093; 214-616-1922; [chrisfay1@verizon.net](mailto:chrisfay1@verizon.net)

Thank you in advance for your consideration in this matter. The fact is, FTX US never transferred the claimant's request for \$133,925 of USD fiat as requested.

FTX US fiat withdrawal sent

*Exhibit 1*

From: FTX US (support@ftx.us)

To: chrisfay1@verizon.net

Date: Wednesday, November 9, 2022 at 05:35 PM CST

Hello Christopher Fay,

Your fiat withdrawal of 3925.00 USD has been processed. Please allow three to five business days for the transfer to arrive in your bank account.

FTX US fiat withdrawal sent

*Exhibit 1A*

From: FTX US (support@ftx.us)

To: chrisfay1@verizon.net

Date: Thursday, November 3, 2022 at 06:07 PM CDT

Hello Christopher Fay,

Your fiat withdrawal of 30000.00 USD has been processed. Please allow three to five business days for the transfer to arrive in your bank account.

FTX US fiat withdrawal sent

*Exhibit 1B*

From: FTX US (support@ftx.us)

To: chrisfay1@verizon.net

Date: Thursday, November 3, 2022 at 04:15 PM CDT

Hello Christopher Fay,

Your fiat withdrawal of 50000.00 USD has been processed. Please allow three to five business days for the transfer to arrive in your bank account.

FTX US fiat withdrawal sent

*Exhibit 1C*

From: FTX US (support@ftx.us)

To: chrisfay1@verizon.net

Date: Monday, November 7, 2022 at 01:28 PM CST

Hello Christopher Fay,

Your fiat withdrawal of 50000.00 USD has been processed. Please allow three to five business days for the transfer to arrive in your bank account.



JPMorgan Chase Bank, N.A.  
P O Box 182051  
Columbus, OH 43218 -2051

Account Number: **00000720539547**

CHRISTOPHER D FAY  
5909 GLENDOWER LN  
PLANO TX 75093-4781

Web site:	<b>Chase.com</b>
Service Center:	<b>1-888-994-5626</b>
Para Espanol:	<b>1-888-994-5626</b>
International Calls:	<b>1-713-262-1679</b>

The four common signs it's a scam are: pretending to be someone you know, pressuring you to act immediately, presenting you with a conditional prize or problem, or asking you to pay in a specific way.

To learn more and see tips on how to help protect your money, visit [chase.com/FraudAwareness](https://chase.com/FraudAwareness)

## Chase Private Client Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$182,733.78</b>
Deposits and Additions	119.01
ATM & Debit Card Withdrawals	-232.99
Electronic Withdrawals	-60,410.00
<b>Ending Balance</b>	<b>\$122,209.80</b>
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$1.01
Interest Paid Year-to-Date	\$12.80

The monthly service fee for this account was waived as an added feature of a linked Chase Platinum Business Checking account.

DATE	DESCRIPTION	AMOUNT
11/10	Online Transfer From Brc ...7002 Transaction#: 15761225891	\$118.00
11/30	Interest Payment	1.01
<b>Total Deposits and Additions</b>		<b>\$119.01</b>

DATE	DESCRIPTION	AMOUNT
11/07	Card Purchase 11/05 Jackpocket I 76069568 646-755-7070 NY Card 6132	\$32.99
11/08	ATM Withdrawal 11/08 5976 W Parker Rd Plano TX Card 6132	200.00
<b>Total ATM &amp; Debit Card Withdrawals</b>		<b>\$232.99</b>

**CHASE PRIVATE CLIENT**

November 01, 2022 through November 30, 2022

Account Number: 000000732589547

## ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
11/02	11/02 Online Payment 15685636444 To Bus Rev Crdt 7002	\$60,382.00
11/14	Abra Abra US As Ccaa8A7B8504D6 Web ID: 2941435104	10.00
11/23	11/23 Online Payment 15854915125 To Bus Rev Crdt 7002	18.00
<b>Total Electronic Withdrawals</b>		<b>\$60,410.00</b>

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

**For personal accounts only:** We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:


- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**For business accounts,** see your deposit account agreement or other applicable agreements that govern your account for details.

**IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS:** Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

**JPMorgan Chase Bank, N.A. Member FDIC**

*Exhibit 7*  *3*

## AVAX withdrawal request

From: FTX US (support@ftx.us)

To: chrisfay1@verizon.net

Date: Thursday, November 10, 2022 at 08:44 PM CST

Hello Christopher Fay,

We have received a request to withdraw 474.58117105 AVAX from your FTX US account to 0x50ADFc2a8915AacfC4bB9Cf60B876688827b9fAE.

If you did not make this request, please change your password and contact customer support immediately.

Withdrawals are processed within a few hours. You can find more information at <https://help.ftx.us/hc/en-us/articles/360047164493-Account-Funding-Options>.



Exhibit  
4

11/9/2022, 8:18:39 PM	AVAX	1 AVAX	0x50ADFC20015Aacfc4b890
11/9/2022, 8:15:20 PM	LINK	509 LINK	0xd8b37aF3825222fcfC1C100
11/9/2022, 5:25:26 PM	USD (flat)	3,925 USD (2.00 USD fee)	Bank transfer
11/8/2022, 10:19:57 AM	SOL	31.41627986 SOL	Coinbase Chris (CytTLec9thEsoFG52QWk2Tc8
11/7/2022, 1:28:09 PM	USD (flat)	50,000 USD (2.00 USD fee)	Bank transfer
11/7/2022, 1:25:46 PM	SOL	1,200 SOL	Coinbase Chris (CytTLec9thEsoFG52QWk2Tc8
11/7/2022, 1:21:18 PM	SOL	1 SOL	Coinbase Chris (CytTLec9thEsoFG52QWk2Tc8
11/3/2022, 4:15:49 PM	USD (flat)	50,000 USD (2.00 USD fee)	Bank transfer
11/3/2022, 4:11:55 PM	USD (flat)	30,000 USD (2.00 USD fee)	Bank transfer
11/3/2022, 4:00:16 PM	ETH	468.83577226 ETH	trezor (0x3895CAbaB20e8aBbe0167aeA
11/3/2022, 3:57:11 PM	BTC	22.00690876 BTC	trezor (bc1qpkdtyzz7nl4jege7544
11/3/2022, 3:53:39 PM	ETH	1 ETH	trezor (0x3895CAbaB20e8aBbe0167aeA

Rows per page: 15 ▾

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You will be able to download all transactions



**Chris Fay**  
**From:** chrisfay1@verizon.net  
**To:** brown@lrdaw.com

Thu, Feb 1 at 12:43 PM ☆

Good day, Ms. Brown

Please see attached a response for claimant: Christopher D Fay, claim # 60556.

As the claimant, I attempted to withdrawal a total of \$133,925 USD fiat over the period from Nov 3 thru Nov 9. Included for your review are email messages from FTX US confirming the withdrawals were in fact processed (exhibit 1,1A,1B,1C).

However, none of the withdrawals ever reached my designated checking account (statement attached for the month Feb 2022, in question / Exhibit 2, 2A.

I am subject to a claw back and it is my intention to comply with the order once received and it is my intention to use the \$133,925 USAD fiat to satisfy the claw back provided my account is made whole for the USD which was never released to my checking account.

I am happy to provide further proof, once requested in order to satisfy the debtor that in fact I never received the USD funds. I have also included a confirmation email from FTX US dated Nov 10 (exhibit 3) which confirms my request for AVAX was being processed. One can see those funds were never sent as evidenced by the fact the AVAX is still in my account even though FTX US claims the withdrawal was in process thus giving further evidence that none of my USD was ever transferred to my checking account either.

Respectfully,

Christoher D Fay

case 22-11068-JTD Doc 6283 filed 1-23-24

Yahoo/Sent ☆



**Chris Fay**  
**From:** chrisfay1@verizon.net  
**To:** kranzleya@sullcrom.com

Thu, Feb 1 at 12:40 PM ☆

Good Day, Ms. Kranzley

Please see attached a response for claimant: Christopher D Fay, claim # 60556.

As the claimant, I attempted to withdrawal a total of \$133,925 USD fiat over the period from Nov 3 thru Nov 9. Included for your review are email messages from FTX US confirming the withdrawals were in fact processed (exhibit 1,1A,1B,1C).

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Respectfully,

Christoher D Fav



5909 Blendower hwy  
Plano, TX 75093

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9589 0710 5270 1314 0975 92

Retail



19801

RDC 99

U.S. POSTAGE PA  
FCM LG ENV  
PLANO, TX 75075  
FEB 01, 2024

\$6.27

R2307M152864-17

To: Office of the Clerk of the United States Bankruptcy Court for the  
OF

RAY

824 Market Street, 3rd Floor  
Wilmington, Delaware

19801